83.   A method for reducing the risk of an electronic funds transfer by a sender using an automated clearinghouse network wherein the sender is not the originator of the automated clearinghouse entries, the method comprising:

querying an automated system to determine a balance in the source account of the sender;

comparing the balance in the source account with an amount of the funds transfer by the sender;

responsive to the balance exceeding the amount of the funds transfer, continuing with a transfer of funds from the source account only if the balance exceeds the amount of the funds transfer by at least a predetermined amount; and

responsive to the balance not exceeding the amount of the funds transfer, terminating the transfer of funds from the source account.